

SENT VIA CERTIFIED MAIL - RETURN RECEIPT REQUESTED

[Attorney Name/Law Firm Name]
[Address Line 1]
[City, State, Zip Code]
[Phone Number]
[Date]

RE: FINAL DEMAND FOR PAYMENT AND NOTICE OF INTENT TO INITIATE GARNISHMENT PROCEEDINGS

Debtor: [Debtor Name]
Account Number: [Account Number]
Total Amount Due: \$[Amount] (including interest and legal fees)

To [Debtor Name],

This office represents [Creditor Name] regarding the delinquent debt listed above. Despite previous notices and requests for payment, your account remains unpaid.

FINAL NOTICE: This letter serves as your formal final demand for payment in full. If the total balance of \$[Amount] is not received by our office within [Number] days of the date of this letter, we have been authorized by our client to pursue all available legal remedies to satisfy this debt.

INTENT TO GARNISH: Failure to respond will result in the immediate filing of a lawsuit or the execution of a standing judgment. We intend to seek a court order for the **Garnishment of Your Wages** and/or the **Seizure of Funds** currently held in your bank accounts. This action will require your employer to withhold a portion of your earnings and remit them directly to our client until the debt, plus additional court costs and statutory interest, is paid in full.

To avoid the costs and public record of a legal judgment and subsequent garnishment, you must take one of the following actions immediately:

- Remit a check or money order for the full amount to the address listed above.
- Contact our office at [Phone Number] to discuss a formal settlement or an immediate payment plan.

Govern yourself accordingly.

Sincerely,

[Attorney Signature]
[Printed Name]
[Law Firm Name]

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.